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**WEALTH &  
FORTUNE  
HOROSCOPE  
PREMIUM REPORT**

# WEALTH HOROSCOPE



Tovino Thomas

आदि लक्ष्मी नमस्तेस्तु  
परब्रह्म स्वरूपिणि  
यशो देहि धनं देहि  
सर्व कामांश्च देहि मे

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We salute Goddess Adilakshmi  
the supreme Brahma  
and the bestower of  
wealth & prosperity.

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Name : Tovino Thomas

Sex : Male

Date of Birth : 21 January, 1989 Saturday

Time of Birth (Hr.Min.Sec) : 12:00:00 AM Standard Time

Time Zone (Hrs.Mins) : 05:30 East of Greenwich

Place of Birth : Irinjalakuda

Longitude & Latitude (Deg.Mins) : 76.13 East , 10.20 North

Ayanamsa : Chitra Paksha = 23 Deg. 42 Min. 23Sec.

Birth Star -Star Pada (Quarter) : **Punartham - 2**

Birth Rasi - Rasi Lord : **Mithuna - Budha**

Lagna (Ascendant) - Lagna Lord : Tula - Shukra

Thidhi (Lunar Day) : Chathurdasi, Suklapaksha



Sunrise (Hrs.Mins) : 06:48 AM Standard Time

Sunset (Hrs.Mins) : 06:25 PM

Dinamana (Hrs. Mins) : 11.37

Dinamana (Nazhika.Vinazhika) : 29.2

Local Mean Time (LMT) : Standard Time - 25 Min.

Astrological Day of Birth : Friday

Kalidina Sankhya : 1859081

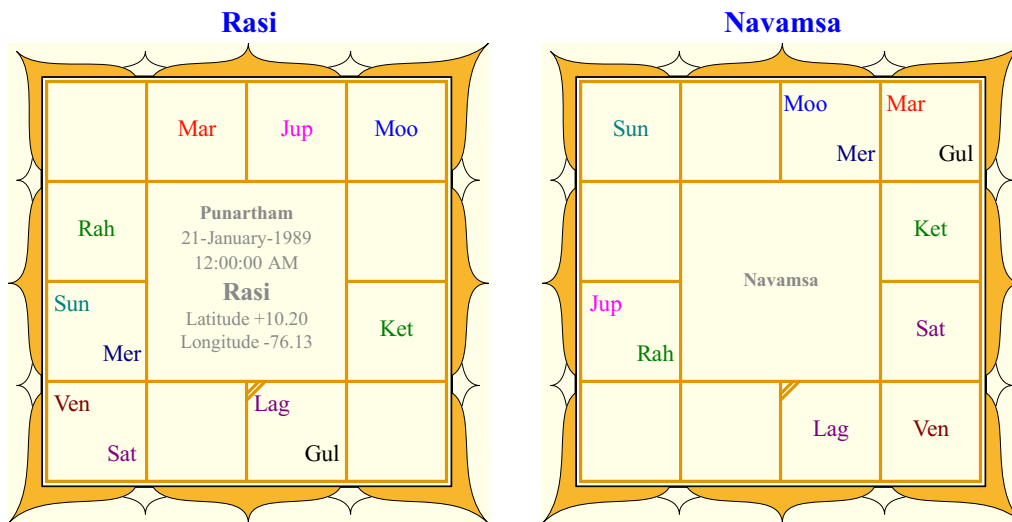
Dasa System : Vimshottari, Years = 365.25Days



Star Lord : Guru  
 Ganam, Yoni, Animal : Deva, Female, Cat  
 Bird, Tree : Chembothu, Bamboo  
 Chandra Avastha : 4 / 12  
 Chandra Vela : 11 / 36  
 Chandra Kriya : 18 / 60  
 Dagda Rasi : Mithuna, Kanni, Dhanu, Meena  
 Karanam : Vanija  
 Nithya Yoga : Vishkamba  
 Rasi of Sun - Star Position : Makara - Uthradam  
 Position of Angadityan : Hands  
 Zodiac sign (Western System) : Aquarius



Yogi Point - Yogi Star : 94:10:35 - Pooyam  
 Yogi Planet : Sani  
 Duplicate Yogi : Chandra  
 Avayogi Star - Planet : Atham- Chandra  
 Atma Karaka (Soul)-Karakamsa : Chandra - Edavam  
 Amatya Karaka (Intellect/Mind) : Shukra  
 Lagna Aruda (Pada) / Thanu : Kumba  
 Dhana Aruda (Pada) : Kanni



### Details of Dasa Periods

( Years = 365.25 Days)

Dasa balance at birth = Guru 11 Years, 4 Months, 14 Days

Dasa	Arambha	Anthya
Jup	21-01-1989	06-06-2000
Sat	06-06-2000	07-06-2019
Mer	07-06-2019	06-06-2036
Ket	06-06-2036	07-06-2043
Ven	07-06-2043	07-06-2063
Sun	07-06-2063	06-06-2069
Moo	06-06-2069	07-06-2079
Mar	07-06-2079	30-04-2084

The bottom line in the chart does not indicate your longevity.

## Lagna based Prediction

This report is an analysis of the status of your wealth. For any analysis we have to see the full chart through various perspectives. As the first step we have studied your lagna which indicates your personality. Lagna is the key to unlock the secrets of your personality. Then we have studied the placement of lagna lord. This shows what will be your lifelong focus. Whichever house your lagna lord is placed shows those things which supports you in the journey of your life. So it has a big connection with wealth.

Your lagna is ruled by Venus and it is the planet for relationships, fashion, and comfort. You may like to strike a balance in all relationships. You don't like to be in a troubled environment. People may like to be with you. You may like to be very idealistic. You always are a messenger of love and peace. Try to control your fantasies and try to be practical. You have a firm nature and that makes you to stand for truth and serenity.

Your lagna lord is in third house. You may like to communicate. This is also a placement to have own venture. People may appreciate your courage and stability. Your siblings may have a say in your life. You may like to improve your life by own efforts. There may be a lot of success and people may praise you for your intelligence.

## Nakshatra based Prediction

Nakshatras are an exclusive feature of Vedic astrology. All planets are placed in different nakshatras and the results hence will be different. Generally, Moon's nakshatra is studied but other nakshatra placements are ignored. In this report we have analysed the nakshatra of Moon, Jupiter and Venus. Moon indicates emotions and thoughts in astrology. The nakshatra which Moon resides will decode the nature of your thoughts and emotions. A close analysis of this will show you how your thoughts are progressing. Whether you are money minded or how you are mentally prepared to make money is visible through nakshatra analysis. Similarly, nakshatra placement of Jupiter and Venus is also important as they both are indicators of wealth and comfort respectively. In astrology Jupiter is the primary indicator of wealth and happiness. The condition of Jupiter will show the general status of both wealth and happiness. The analysis of its nakshatra gives a precision to prediction regarding wealth and happiness. Venus is also studied to analyse the amount of luxury and related challenges.

Your Moon nakshatra is Punartham. You are very talented to make money, but you don't like to follow any method for that. You always want to stick onto the rules and norms. This tendency does not greatly favour income from the business sector. So, you have to be careful while starting own ventures in the early stages of life. You may think about it during your mid-thirties. You can be good at teaching, preaching and counselling. So, there are chances to make wealth from these domains. There can be few troubles initially, but as you grow in your age, you may learn how to make money and keep it growing. Your Moon nakshatra is in second pada. You may get support from family to make money. That doesn't mean that you don't have to work towards your own income.

In your horoscope Jupiter is in Kartika nakshatra second pada. This is a good placement to get into a government institution. You may get enough opportunities to gain respect from the public. Entertainment sector also may give you income.

Venus is situated in Pooradam nakshatra second pada. You may have communication relate skills. There may be some opportunities arising from media or technology-related sectors. You may have to take care of your expenses.

## House Analysis For Wealth

There are different houses known as wealth houses in you chart. They are analysed in this report so that you can see the promises, scope and challenges. This analysis will help you to plan your finances in a better way. The second house is itself is known as dhana bhava. This house shows your savings and money gainex through efforts. The fourth house is connected with happiness, land, comfort and blessings from your mother. That's why this house is known as Sukha bhava. The ninth house is known as Bhagya bhava. As the name shows it indicates your luck. The eleventh house indicates the amount of profits you are destined for. This house is known as labha.

### Second House

Your second lord is in the seventh house. You may like to be with groups. There are chances to make money through deal-making. These deals should not be for illegal purposes. You may be interested in healing and therapy. You may have to really respect the worth of your savings.

Mars aspects second house. This is a complex aspect for Mars. This is the house for speech and Mars energy may make you a harsh speaker. You may try to spend, so there can be some challenges regarding financial stability. It would be good if you try to control your expenses.

Jupiter aspects second house. This is a saving aspect as Jupiter is a natural benefic. Jupiter is the planet of expansion and magnification. You may have more than one income generation method. Teaching and writing also may bring you income. You may gain wealth through preaching, teaching and counseling. Writing and publishing related sectors also may gain wealth. Spouse and family may add value to your life.

## Fourth House

Your fourth lord is in third house. This placement indicates a lot of generosity in you. You may be known as a very courageous person. At the same time, you should not take risk for silly matters. You may have multiple skills. This may make you to have own ventures. You may be very charitable. You may have a lot of associates. People may appreciate your character.

Sun is in the fourth house but has benefic influence. This benefic influence indicates a lot of happiness in personal life. You may get enough wealth to satisfy your needs. There may be landed properties and conveyances. Relatives may support you as well. There are chances to get paternal property. You may be in association with good and honest people. This placement also shows blessings from the universe.

Mercury is situated in the fourth house. Mercury indicates speech and intelligence. The fourth house indicates education as well. So, you may have enough opportunities to learn and be well known. You may be even known as a scholar. You may meet with powerful people through work. Opportunities to meet influential people from government sector is also seen. There may be all comforts in your life. There may be a lot of subordinates in your life. Wealth is also shown in your chart. Foreign travels and collaborations also are seen. You may have landed properties and vehicles.

## Ninth House

Your ninth lord is in the fourth house. This is a very good placement. This is also considered as a fortunate placement as the planet for fortune is in the house for home and mother. This indicates a lot of happiness from land and properties. You may have a lot of conveniences. You may even feel lucky through real estate deals. This placement may also help you to inherit your father's property.

Moon is in ninth house. There may be a lot of faith in your life. This is a good placement to be happy and fortunate. This placement indicates immovable properties. You will be known as a generous person. You may be successful in your ventures. There are chances to be a famous personality. Happiness and prosperity are seen through sons, friends and relatives. Foreign travels and landed properties are also seen through your chart.



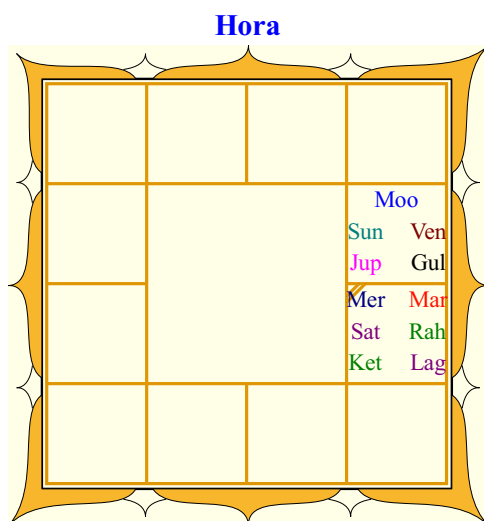
## Eleventh House

Your eleventh lord is in the fourth house. The eleventh house indicates profits, so there are chances to make profits through real estate deals. There are many chances to have a very comfortable life. Your practical nature may get a lot of appreciation. This is a good placement which indicates practical moves. Name and power is also shown in your chart. You may also meet powerful people through your work. That may also make you successful. Profits may come from rentals and industries involving petrol, metal and gems as well.

Ketu is situated in the eleventh house. This placement is known to be a good placement. You may make money through mysterious sources. Gains from speculative ventures may make you wealthier. Enough wealth is shown in your chart. You may be known as a very learned person. Charity industry also can be an ideal domain for you. Power and intelligence may add a lot of value to your life. Happiness through progeny also will be there in your life.

## Wealth Overview

Hora chart is an integral part in chart analysis as it is the primary chart to analyse wealth. It will either have Leo or Cancer in Lagna. This chart will show how much effort you should put and how the wealth factor is going to support you. There are various components in this chart to show you whether you should have multiple jobs or concentrate in one.



Mars is in Leo in hora chart. You may be a very hardworking person. You may like to make solo moves in your life than being in a partnership. Engineering related sectors would be ideal for you. You may make gains through industries related to fire and motion. At the same time, you may have to control your expenses.

Rahu is in Leo in hora chart. This placement indicates foreign collaborations. You may go abroad for income generation. Projects from scientific and technical communication are also seen. You may have to be very careful with your behavior. You may behave in a very rebellious manner and that may bring some challenges in the relationships.

Ketu is in Leo in hora chart. You may like to work with own ventures. This is a good placement to make money through research and development. You may try to earn money through metals. There may be an interest for occult sciences. At the same time, you have to control your expenses.

Venus is in Cancer in hora chart. You may make money through show biz related industry. Business deals and contracts may also be a part of your work. This indicates a person who likes to have a luxurious life. At the same time you have to control your expenses. Otherwise there can be challenges in personal as well as professional life.

Moon occupies Cancer in hora chart. You may be a very emotional person. You must control such behavior. Otherwise you may struggle to get stability in your life. You may make wealth through marine or water related domain. You may even make money through products for females.

Sun is situated in Cancer in hora chart. You may like to make by own efforts. You may make money through real estate deals. At the same time you have to take care of your ego. It may bring some challenges in the relationships. You may also make money through nourishment related sectors.

## Special Combination of Planets in the Horoscope (YOGA) for Wealth

Yogas are special combination of planets in the horoscope which influence the life and future of a person. Some are formed by simple conjunction of planets, whereas others are based on complex astrological logic or peculiar placement of planets in the chart. Hundreds of combinations and their effects have been described in the ancient astrological texts. While some combinations are good, others may have undesirable effects. The important combinations identified in your horoscope are listed below with a brief mention of the effect it can have on you.

7 special yogas for wealth have been identified in this horoscope.

### Anabha Yoga

**Logic: Planet (excepting Sun) situated in the 12th. from Moon.**

Anabha Yoga is formed when the 12th house from the Moon is occupied by Mars, Mercury, Jupiter, Venus or Saturn either alone or together. Anabha Yoga makes a man wealthy and happy, and gives him uncompromising ethics and standards. You will be physically appealing. You are polite, generous and kind. You will be interested in appearing well-groomed. You will pay attention to your wife's clothing and appearance.

### Ruchaka Yoga

**Logic: Mars in kendra position in own house.**

As a result of Ruchaka Yoga, you will be physically attractive, and strong. You will be a man of commendable character. You will be drawn to the police, military or any other disciplined force or organization. Regardless of your profession or background, you will enjoy wealth and prosperity. You are generous and charitable. Your life span is over 70. You will be drawn to, and value the importance of, tradition and history.

## Pasa Yoga

**Logic: All planets occupy any five signs.**

This yoga is indicating wealth and prosperity. You will have subordinates. Your friends will be dependent on you. You will be known as a very friendly man. Your nature will attract many.

## Harsha Yoga

**Logic: Sixth lord occupy sixth, eighth or twelfth house.**

This yoga comes under Vipreetha Raj yoga. This yoga has the power to eliminate the negative effects in your life. You will have a sound health. You will be a prosperous man. You will be interested in pious deeds.

## Swaveeryaddhana Yoga

**Logic: The second lord occupies a kendra or trikona from lagna lord.**

This yoga is an indication of you making money by your own effort. You will get many opportunities to make money. It is even possible for you to make money in multiple ways. Altogether, this yoga is helping you to be financially independent. You will be known as a rich man.

## Vahana Yoga

**Logic: The lord of lagna join the fourth , eleventh or ninth lord.**

This is a great yoga for material comforts and luxury items. You will have all the comforts and this will make you a happy man.

## Raja Yoga

**Logic: Lords of First and Fourth houses are in conjunction Lords of First and Fifth houses are in conjunction Lords of First and Tenth houses aspect each other Lords of Fifth and Tenth houses aspect each other Very strong Raja yoga is seen in this horoscope**

You will rise to positions of power and authority

## Favourable Periods for House Construction

Considering the fourth lord, benefic planets with aspect on fourth house or fourth lord and other factors, the following dasa/apahara periods are found favourable for construction of house.

Analysis for age 15 to age 80.

Dasa	Apahara	Period start	Period End	Analysis
Sani	Budha	10-06-2003	17-02-2006	Favourable
Sani	Ketu	17-02-2006	29-03-2007	Favourable
Sani	Shukra	29-03-2007	28-05-2010	Excellent
Sani	Surya	28-05-2010	10-05-2011	Favourable
Sani	Chandra	10-05-2011	09-12-2012	Excellent
Sani	Kuja	09-12-2012	17-01-2014	Favourable
Sani	Rahu	17-01-2014	23-11-2016	Favourable
Sani	Guru	23-11-2016	07-06-2019	Excellent
Budha	Shukra	30-10-2022	30-08-2025	Favourable
Budha	Chandra	07-07-2026	06-12-2027	Favourable
Budha	Guru	22-06-2031	27-09-2033	Favourable
Budha	Sani	27-09-2033	06-06-2036	Favourable
Ketu	Guru	25-05-2040	01-05-2041	Favourable
Shukra	Surya	06-10-2046	06-10-2047	Favourable
Shukra	Chandra	06-10-2047	06-06-2049	Excellent
Shukra	Kuja	06-06-2049	06-08-2050	Favourable
Shukra	Rahu	06-08-2050	06-08-2053	Favourable
Shukra	Guru	06-08-2053	06-04-2056	Excellent

Dasa	Apahara	Period start	Period End	Analysis
Shukra	Sani	06-04-2056	07-06-2059	Excellent
Shukra	Budha	07-06-2059	06-04-2062	Favourable
Shukra	Ketu	06-04-2062	07-06-2063	Favourable
Surya	Chandra	24-09-2063	25-03-2064	Favourable
Surya	Guru	24-06-2065	13-04-2066	Favourable
Surya	Sani	13-04-2066	26-03-2067	Favourable
Surya	Shukra	06-06-2068	06-06-2069	Favourable

## Favourable Periods for House Construction

Considering the transit of Jupiter on various houses, the following periods are found to be favourable for House Construction

Analysis for age 15 to age 80.

Period start	Period End	Analysis
29-09-2005	28-10-2006	Favourable
23-11-2007	10-12-2008	Excellent
02-05-2009	30-07-2009	Favourable
21-12-2009	02-05-2010	Favourable
02-11-2010	06-12-2010	Favourable
09-05-2011	17-05-2012	Favourable
20-06-2014	14-07-2015	Excellent
13-09-2017	11-10-2018	Favourable
30-03-2019	23-04-2019	Excellent
06-11-2019	30-03-2020	Excellent
01-07-2020	20-11-2020	Excellent
07-04-2021	14-09-2021	Favourable
22-11-2021	13-04-2022	Favourable
23-04-2023	01-05-2024	Favourable
19-10-2025	05-12-2025	Excellent
03-06-2026	31-10-2026	Excellent
26-01-2027	26-06-2027	Excellent

Period start	Period End	Analysis
27-12-2028	29-03-2029	Favourable
26-08-2029	25-01-2030	Favourable
02-05-2030	23-09-2030	Favourable
18-02-2031	14-06-2031	Excellent
16-10-2031	05-03-2032	Excellent
13-08-2032	23-10-2032	Excellent
19-03-2033	28-03-2034	Favourable
07-04-2035	15-04-2036	Favourable
17-09-2037	17-01-2038	Excellent
12-05-2038	07-10-2038	Excellent
04-03-2039	02-06-2039	Excellent
04-12-2040	06-05-2041	Favourable
01-08-2041	02-01-2042	Favourable
11-06-2042	28-08-2042	Favourable
28-01-2043	30-07-2043	Excellent
12-09-2043	16-02-2044	Excellent
03-03-2045	13-03-2046	Favourable
23-03-2047	18-08-2047	Favourable
12-10-2047	28-03-2048	Favourable
28-08-2049	08-03-2050	Excellent
03-04-2050	19-09-2050	Excellent
16-11-2052	15-12-2053	Favourable
11-01-2055	30-01-2056	Excellent



Period start	Period End	Analysis
14-02-2057	24-02-2058	Favourable
04-03-2059	16-07-2059	Favourable
26-11-2059	04-03-2060	Favourable
10-08-2061	02-09-2062	Excellent
01-11-2064	30-11-2065	Favourable
26-12-2066	15-01-2068	Excellent

## Summary

Your chart shows a lot of happiness. The planets are in a great mode, which is showing great amount of wealth. This should not make you over confident. So, try to make good investment plans. Making money will naturally come to you, but savings is also important. Yogas are showing how the universe is going to work with you in the process of money making.

## Gem Recommendation

Gems are wonderful creations of nature. Crystals have many special properties and find applications in scientific areas including electronics. Crystal oscillators, diodes, piezo-electric crystals etc. are examples. Gem stones are found in natural form in many shapes and colours. They differ in physical and chemical properties from one another. The stones are cut and polished to give the required beauty and shine.

From ancient times scholars have associated gems with planets, based on the colour and the effect that is produced by wearing the same. Not only the Indians but Chinese and Egyptians believed in the mystical and therapeutic qualities of gem stones.

The science of gems and astrology is now brought closer to the common man as a result of the research work done by us.

## Shadbala Table

	Moo	Sun	Mer	Ven	Mar	Jup	Sat
Total Shadbala	442.38	272.37	432.50	386.84	442.06	376.55	378.75
Total Shadbala in Rupas	7.37	4.54	7.21	6.45	7.37	6.28	6.31
Minimum Requirement	6.00	5.00	7.00	5.50	5.00	6.50	5.00
Shadbala Ratio	1.23	0.91	1.03	1.17	1.47	0.97	1.26
Relative Rank	3	7	5	4	1	6	2

## Analysis

The strength of planets in the horoscope is judged by the shadbala. Two planets are weak with shadbala ratio less than 1. The weakest planet is Surya.

## Benefic Lordships :

Lagna lord is Shukra. Lagna lord is afflicted. Rasi lord is Budha. Fifth lord is Sani. Fifth house is afflicted. Ninth lord is Budha.

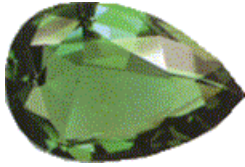
## Malefic Lordships :

Sixth lord is Guru. Eighth lord is Shukra.

Gem selection is made after a careful analysis of the lordships of houses and strength of planets. 'Anukul-graha' (favourable planet) selection system is applied to find the most beneficial gem for the horoscope.

## Gem Prescription

**Planet** : **Budha**  
**Gem** : **Emerald**  
**Weight** : **3 carats**



Set the stone in a gold ring. Wear on right hand small finger. Start wearing from a Wednesday, 15 minutes after sunrise.

Rich green in colour, Emerald is a silicate of beryllium and aluminium with a hardness of 7.5 to 8. Occurs in Australia, Brazil, Columbia, Norway and Urals. It is precious stone ruled by Mercury. It releases cold green rays. Semi precious stones Jade and Peridot can be used by you as substitute for Emerald on considerations of cost.

## Precautions

Having got the right recommendation of Gem it will be proven useful only if you strictly follow the precautions mentioned here.

## Quality of Gem and its fixing

Purchase good quality Gems from dependable sources only. It is important to set the gems in the right metal prescribed. Do not go by the cost or appearance. Gems should be set by an expert in such a way that the rays of the Sun can pass through the gem and reach your body. (The bottom of the gem should not be covered by metal). The gems should not be exposed to heat or scratched by sharp objects. It is better to remove the gems while bathing.

## Personal preparation to begin

The day you start wearing the Gem for the first time should be given due significance. Your mental preparation and cleanliness is of great importance. For this purpose you are free to follow the rituals according to your faith and practice.

Select a suitable date keeping in view the DAY suggested for each Gem and your personal convenience. Make a note of the time of SUNRISE at the place where you stay. This information is usually available in the calendar. Get up early in the morning. Complete your morning routines and bath. Wear clean clothes. Pray (or meditate) for few minutes to purify your mind. Plan your activities in such a way that you will be able to wear the gem exactly at the recommended TIME (Gems are better worn for the first time in the presence of elders or persons you respect.)

## Warning / Caution

Please note that the gems now recommended for you do not remain the most suitable for you through out your life. It may have to be reviewed depending on the changes in your personal life and dasa periods. More over the importance and priorities you attach to the problems may also shift from time to time. Therefore it would be advisable for you to recheck your gem prescription when required.

It is believed that the astrological remedial power of a gemstone will diminish when a person wears it for a long period. Approximate periods for the gems are as follows. Pearl- 2 years, Ruby - 4 years, Emerald - 3 years, Diamond- 7 years, Red coral- 3 years, Yellow Sapphire - 4 years, Blue Sapphire - 5 years, Hessonite - 3 years and Cat's Eye - 5 years. It is suggested that a new ring is made with a new stone after this period for best results.

Please note that your next dasa change is on 06-06-2036

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or  
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